

Certificate Number: 03088-NJ-DE-026729812

Bankruptcy Case Number: 15-33638



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 29, 2015, at 8:49 o'clock PM CST, Pasquale Rubino completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 29, 2015 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor